



Deval Patrick  
Governor



Tim Murray  
Lt. Governor



Daniel O'Connell  
Secretary

THE COMMONWEALTH OF MASSACHUSETTS

# Executive Office of Housing & Economic Development

&



# Executive Office of Housing & Economic Development

Report card for  
January-March 2008



Daniel O'Connell  
SECRETARY



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Executive Office  
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# •E.O.H.E.D

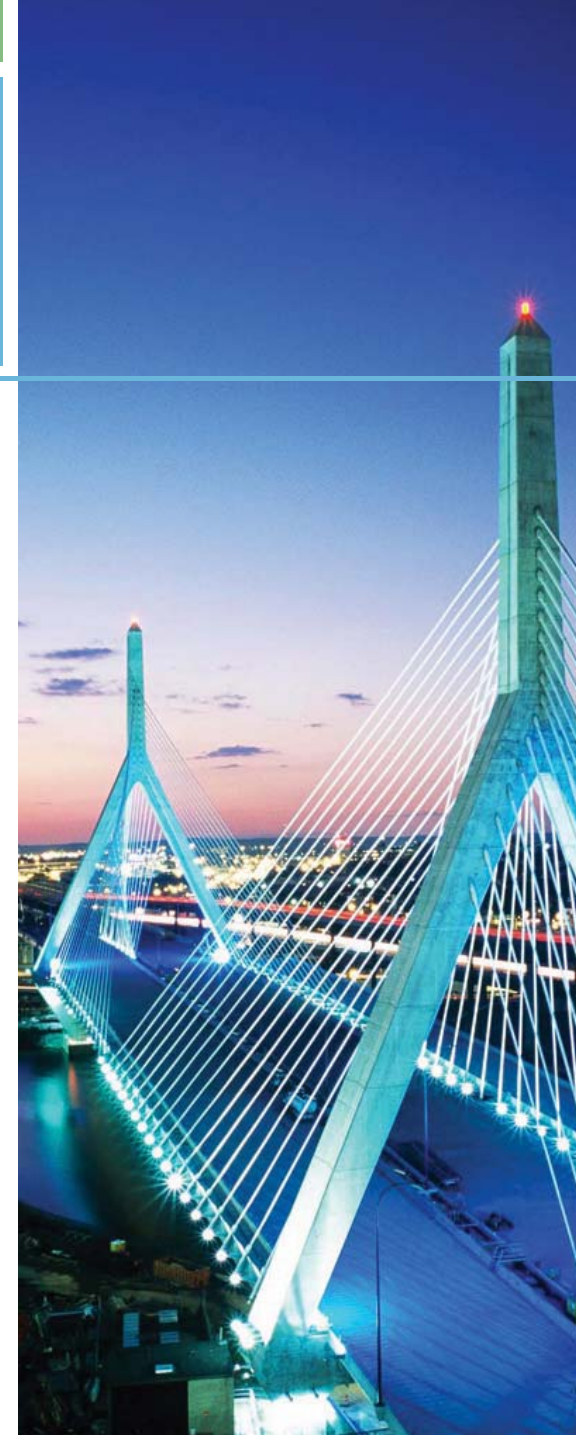
## QUARTERLY HIGHLIGHTS

### Employment Highlights

The Massachusetts unemployment rate continues to outperform the national average. The state's unemployment rate has dropped slightly from 4.5 percent in December 2007 to 4.4 percent in March 2008. The state's rate was well below the U.S. unemployment rate of 5.1 percent in March 2008.

- Massachusetts has added jobs for six consecutive months, including a preliminary estimate of 2,900 jobs in March 2008. In contrast, employment has declined nationally for four consecutive months dating back to December 2007.

- Massachusetts employment is particularly robust in the Professional, Technical, Scientific and Business Services sectors. Employment has similarly increased in Leisure and Hospitality. For the quarter, the state has seen a drop in employment in Construction and Retail Trade.



# E.O.H.E.D QUARTERLY HIGHLIGHTS



## Homelessness Commission

In January 2008, The Massachusetts Commission to End Homelessness released a 5-year plan that, if implemented and funded appropriately, will succeed in ending homelessness in the Commonwealth by 2013. Governor Patrick included in his FY2009 budget submission a request for \$10 million to fully fund the recommendations included in the report. Undersecretary Tina Brooks and Representative Byron Rushing are leading the effort to implement the report findings with Secretary JudyAnn Bigby and a broad coalition of municipal and community partners from throughout the state.

## Foreclosure Initiatives

The Department of Housing and Community Development (DHCD) and the Office of Consumer Affairs and Business Regulation (OCABR) have partnered to develop a range of supportive foreclosure prevention programs and outreach designed to keep people in their homes and stabilize neighborhoods across the Commonwealth. On January 2nd, the Division of Banks became one of the first seven states in the country to launch the Nationwide Mortgage Licensing System (NMLS). The NMLS is a collaborative effort among state banking and mortgage regulators to reduce mortgage fraud, enhance consumer protection, and streamline license processing through an online application platform. The Division of Banks, in cooperation with DHCD, issued a Request for Proposal for grant applications to establish 11 education centers around the Commonwealth and promote first time homebuyer and foreclosure counseling. The winning grant applicants were announced in April.



# E.O.H.E.D QUARTERLY HIGHLIGHTS



## Automotive Insurance Reform

In January, the Division of Insurance placed on file the first wave of rate filings under managed competition for insurance policies effective on or after 4/1/08. These rates are the first competitive private passenger automobile insurance rates in Massachusetts in over 30 years and represent significant rate decreases for the best drivers in the Commonwealth. In January, the Division of Insurance launched its AgentFinder website that allows consumers to search for insurance producers by name, geographic location, products sold and company affiliations. In February, the Division also launched a sample premium web site - [www.mass.gov/autorates](http://www.mass.gov/autorates) - and a comprehensive media campaign designed to educate consumers about the benefits of shopping for best auto insurance rates.

## Springfield Partnership

Liberty Mutual announced that it will locate up to 300 jobs in the City of Springfield. Its new Springfield office, located at the former Springfield Armory in the STCC Park, is scheduled to open in the third quarter of the year. The Department of Housing and Community Development (DHCD) launched its employer-assisted housing program, to be administered by the non-profit Neighborhood Housing Services. The program partners with Springfield employers, including MassMutual, Baystate Health Systems, Springfield College and American International College, to provide down-payment assistance to enable their employees to purchase homes in the City of Springfield. EOHEd has supported the launch of the UMass-Springfield Task Force, which will facilitate partnerships between UMass and the City of Springfield. Task Force results are expected to be announced in Spring 2008.



# E.O.H.E.D QUARTERLY HIGHLIGHTS



## The Life Sciences Initiative

The Life Sciences Initiative produced significant results in the third quarter of FY2008. The Life Sciences Bill passed both chambers of the Massachusetts State Legislature and went to conference committee. In February 2008, the Massachusetts Life Sciences Center opened its three major research matching grant programs for the submission of proposals. The Life Sciences Talent Initiative Summit was held at UMass Boston in February 2008; the Summit announced findings of a year-long workforce analysis of the needs of the life sciences companies. The Summit brought together leaders from industry, academia and government to plan collaborative steps that can be taken to support the growth of the SuperCluster and increase opportunities for workers in the state.

## Industry Spotlight on Information Technology and Manufacturing Sectors

The Massachusetts Office of Business Development (MOBD) convened industry leaders in the Information Technology and Manufacturing sectors through industry spotlights in February (IT) and March (Manufacturing). Each month, MOBD highlighted the importance of Massachusetts companies in those sectors to the overall economy and sought input from industry leaders statewide into how Massachusetts can support growth in these critical sectors. EOHEd will follow-up with business leaders during the coming months to ensure that the Patrick Administration continues to be responsive to their needs.





# PERMITTING



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## April Anderson Lamoureux, Ombudsman

The Massachusetts Permit Regulatory Office, created by the legislature, works with new and existing businesses to help foster job creation efforts by assisting with permitting, licensing, and regulatory processes. The Director of the Office serves as the state permit ombudsman to municipalities and businesses, and Chair of the Interagency Permitting Board, which administers the Chapter 43D Expedited Permitting Program. The Office works in partnership with MassDevelopment, Regional Planning Agencies, and the Massachusetts Alliance for Economic Development to accomplish its core mission.



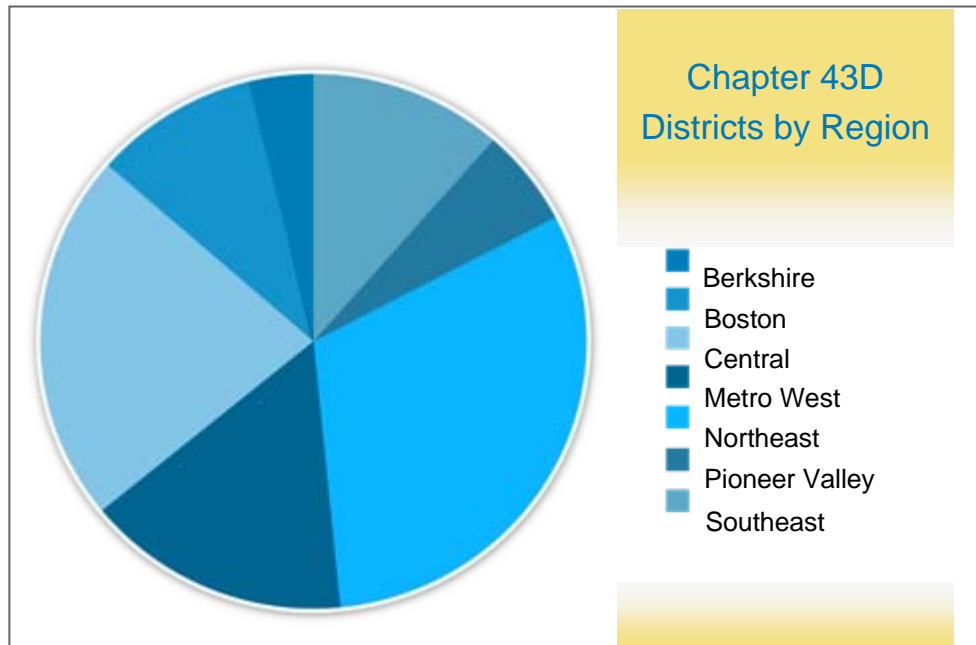


# Massachusetts Permit Regulatory Office



## Expedited Permitting Program - Chapter 43D As of March 31, 2008

- 30 communities across the state have adopted one or more Priority Development Sites
  - 5 new communities added this quarter
- 44 Priority Development Sites have been ratified by the Interagency Permitting Board
  - 5 new Priority Development Sites added this quarter
- In FY08, \$1,645,855 in Chapter 43D Technical Assistance Funds have been granted to municipalities



# Massachusetts Permit Regulatory Office



## State Permit Tracking

- MPRO instituted a state permit tracking system for commercial and housing projects entering the MEPA process (Massachusetts Environmental Policy Act), and results are published on the state web site. This is the first time that the Commonwealth has systematically monitored and publicly reported its permit issuance performance.
- The project tracking list consists of projects that filed an Environmental Notification Form (ENF) with MEPA beginning January 1, 2007. The list includes all commercial, industrial, and mixed use development projects, and housing projects developing more than 50 new units and with a density of at least 4 units per acre.
- As of March 31, 2008, 46% of projects have completed state permitting within six months or less.



# Massachusetts Permit Regulatory Office



## Key Points of Note this Quarter

Growth Districts: MPRO successfully launched its Growth Districts Initiative (GDI). Sixteen locations representing all regions across the state will be announced. The first two sites announced are Innovation Square in Worcester and Devens.

- EOHED will partner with municipalities that have identified one or more areas within their communities as being appropriate locations for significant new growth, whether commercial, residential or mixed-use.
- Within those identified “growth districts”, EOHED will work with the community and property owners to make the district truly “development ready” with respect to local permitting, state permitting, site preparation (including brownfields remediation), infrastructure improvements, and marketing.

Zoning Reform: MPRO has convened a Zoning Reform Task Force to examine the current zoning and planning system in the State and to work with the Legislature to develop amendments that would improve zoning and planning in Massachusetts.

- The Task Force represents a broad base of constituencies and meets twice-monthly.
- Ten regional meetings were hosted across the State to engage municipalities and local interest groups in the discussion.
- The objective of the Task Force is to file zoning reform legislation in December 2008 that represents consensus among the various stakeholders.

Regional Planning: MPRO has begun to pilot a regional planning process of working with multiple neighboring municipalities on shared objectives.

- Coordinating among five communities along the newly expanded Route 3 (Burlington, Bedford, Billerica, Chelmsford, and Lowell) to investigate regional infrastructure shortfalls, desired growth patterns, and branding of a new technology corridor.
- Coordinating with the Cities of Leominster, Fitchburg and Gardner, and the surrounding communities in addressing the opportunities and challenges of maintaining a robust manufacturing sector in this region.





# DEPARTMENT OF BUSINESS DEVELOPMENT



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## Greg Bialecki, Undersecretary

The mission of the Massachusetts Department of Business Development (DBD) is to promote economic growth by assisting in-state, out-of-state, and international businesses of all sizes in creating new jobs and expanding their presence in Massachusetts; to make it easier for minority and women owned businesses to succeed, and to increase the number of domestic and international tourists visiting the Commonwealth.



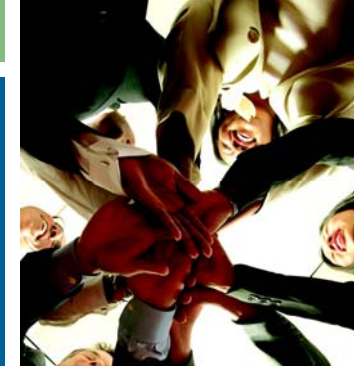
# Business Development - Domestic Operations



The Massachusetts Business Resource Team (BRT), which is coordinated by MOBD, acts as a single point of contact for all of the resources and incentives available to businesses. Through the BRT, firms can engage over 25 state and quasi-public organizations offering:

- Site selection assistance
- Workforce training grants
- Tax incentives and financing options



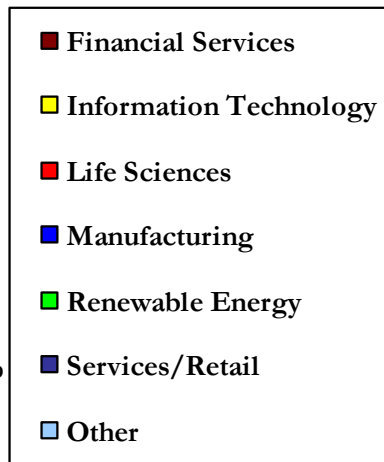
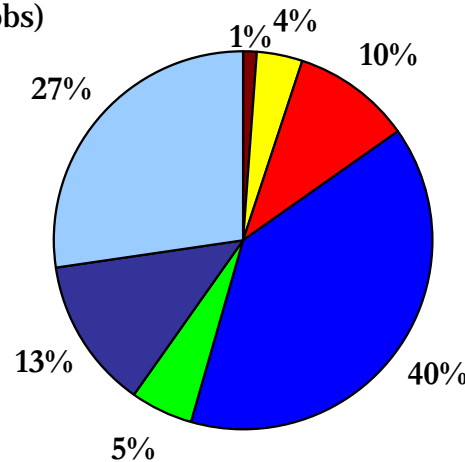
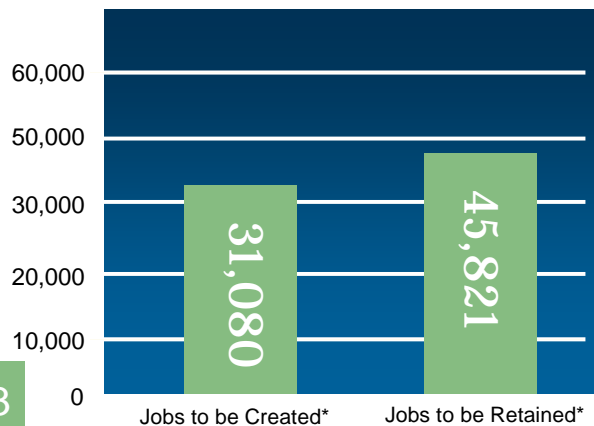


# Business Development - Domestic Operations

Closed Deals

	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	FY08 Q3 Jan-March
Jobs to be Created*	453	2,445	1,527
Jobs to be Retained*	3,849	7,740	2,016
Private Investment*	\$69,228,000	\$817,201,168	\$157,108,000
Total Project Wins	17	40	26
MOBD Sales Force Economic Multiplier**	134:1	945:1	213:1

Jobs Pipeline Sector Breakdown (76,901 Jobs)



\*As estimated by firms

\*\*Economic Multiplier based upon expenditures of \$619,765 (FY08 Q1), \$864,214 (FY08 Q2), and \$733,921 (FY08 Q3).  
Formula=(benefits-costs)/costs







# Business Development - Domestic Operations

## Key Points of Note this Quarter

- **Liberty Mutual** – Insurance company that currently employs 3,600 people in 33 offices across Massachusetts; we assisted with site selection, allowing Liberty Mutual to sign a ten year lease for a location in Springfield's S.T.C.C. Technology Park; the Springfield office plans to open in the 3<sup>rd</sup> Quarter of 2008 and create 300 jobs.
- **Fishery Products International** – Integrated seafood company recently purchased by High Liner, Inc.; we assisted with comparing cost advantages of retaining their business in Massachusetts; Fishery Products International currently employs approximately 335 people in their Danvers and Peabody locations, and will create 60 new jobs as well as \$1.5 million in private investment.
- **Google, Inc.** – The search engine company signed a letter of intent to lease 75,000 square feet with an option to grow into 150,000 square feet in Cambridge; we assisted Google with applying for a workforce training grant; the company has expanded their footprint from 40 to 450.

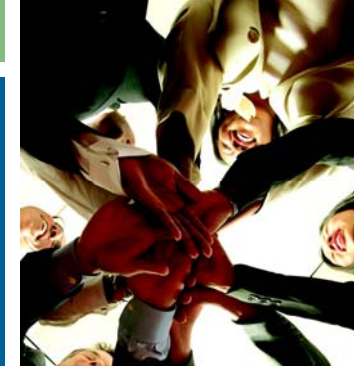


# Business Development - International Operations



The Massachusetts Office of International Trade and Investment (MOITI) is charged with marketing the state's businesses internationally, through focused export promotion, attracting foreign companies to invest in Massachusetts and handling protocol as it relates to trade and investment. MOITI has continued to attract foreign direct investment (FDI) and has increased its tradeshow presence, which has allowed for more local firms to expand their global exposure.



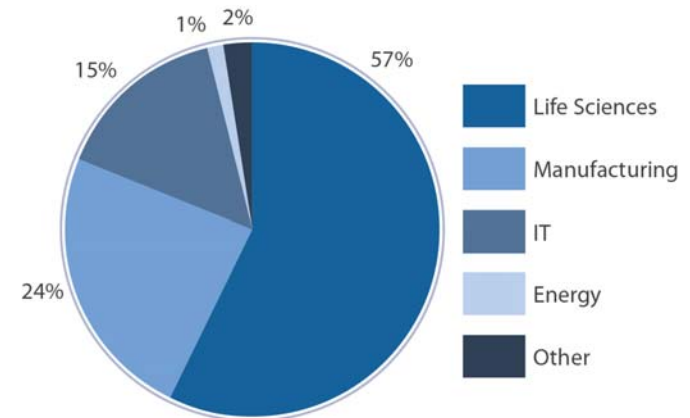


# Business Development - International Operations

Jobs Pipeline

	Jobs to be Created*	FDI to Occur*	# of projects
Europe	306	\$11.15 million	29
Asia	175	\$13.25 million	14
Americas	382	\$30.8 million	11

Jobs Pipeline Sector Breakdown (996 Jobs)



Closed Deals

	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	FY08 Q3 Jan-Mar
Jobs to be created*	90	187	76
Private Investment*	\$15,000,000	\$33,750,000	\$7,100,000
Total Project Wins	1	7	3
Economic Multiplier**	117:1	264:1	54:1

Supplemental MOITI wins\*\*\*

FY08 Q3 Jan-Mar
184
TBD
6
n/a



\*As estimated by firms

\*\*Economic Multiplier based upon expenditures of \$127,158 per quarter. Formula=(benefits-costs)/costs

\*\*\*Represents international companies that have independently expanded to Massachusetts with subsequent MOITI contact.



# Business Development - International Operations



## Key Points of Note this Quarter

**Belgium:** The latest MOITI win is Socaplast USA, a Belgian business with a concentration on recycling. The company, which is the European supplier for the Indian Orchard-based Solutia, Inc., will be located in the Solutia business park at 730 Worcester Street in Springfield. The new development will create about 15 permanent full-time jobs and has resulted in private investment by Socaplast of \$3.4 million in facilities and equipment.

**Ireland:** The Irish medical device manufacturer, Creganna, had a successful ribbon cutting ceremony in March. Undersecretary Bialecki and Irish government Minister Brian Lenihan both attended the ceremony and toured the facility that plans to expand to 100 employees in the next 18 months.

**Israel:** MOITI Co-Sponsored the Haifa Bio Seminar in Israel for the third year leading to Massachusetts being the exclusive State sponsor. This Seminar gave Massachusetts strong exposure to Northern Israeli Life Science companies seeking to expand to the United States. MOITI also participated in a number of one-on-one meetings with Israeli companies considering Massachusetts as their US location.

**The Netherlands:** MOITI took part in an economic development trip to the Netherlands in January 2008. The trip was comprised of various meetings with local economic development agencies and industry associations for future collaborations, a speaking role on Technology Transfer relative to China and a board meeting of the Transatlantic Research Business Accelerator.



# Business Development - International Operations



## Key Points of Note this Quarter (cont.)

**South Africa:** A senior government and industry delegation from South Africa visited MA in February and held very productive cooperation discussions with MA government, academic and industry leaders. The delegation was coordinated by the US State Department and the visit was a key element under the US-South African Cooperation Dialog entered into between the 2 countries more than 10 years ago. Massachusetts was the only state chosen by the State Department to host this high level delegation.

**Canada, Norway & China:** MOITI met with three other different **inbound delegations:** a Canadian delegation with 10 representatives, a Norwegian delegation with 30 representatives and a Chinese delegation with 6 representatives.

**UAE & Germany:** MOITI hosted Massachusetts Pavilions at two international tradeshows: ArabHealth, the Middle East's largest healthcare event and CeBIT, the world's largest IT show. Participating Massachusetts companies generating over \$1.3million in revenue from the two shows.



# Business Development - Small Business Operations



The Office of Small Business and Entrepreneurship (OSBE) administers the Small Business Technical Assistance Grant (SBTAG) Program to provide grants to community development corporations, community development financial institutions and non-profit community-based organizations in order to provide technical assistance or training programs to businesses with 20 employees or fewer.

In partnership with the U.S. Small Business Administration, the Department of Business Development, and a consortium of higher educational institutions led by the University of Massachusetts Amherst, the Massachusetts Small Business Development Center (SBDC) provides statewide in- depth advising, training and capital access contributing to the entrepreneurial growth of small businesses throughout the Commonwealth.

The State Office of Minority and Women Business Assistance (SOMWBA) is charged with promoting the development of business enterprises and non-profit organizations owned or operated by minorities and women.



# Business Development - Small Business Operations



## State Office of Minority & Women Business Assistance

	FY08 Q1 Jan-March	FY08 Q2 Oct-Dec	FY08 Q3 Jan-March
New State Certifications	56	46	35
New Federal Certifications	14	13	14
Total Renewals Processed	425	297	396
% of Certifications Completed Within 30 Days	62.1%	44.6%	52.1%





# Business Development - Small Business Operations



## Small Business Technical Assistance Grant Program

	FY07 Q4 April-June	FY08 Q2 Oct-Dec	FY08 Q3 Jan-Feb**
# of Companies 1:1 counseled*	1,146	1,255	360
\$ Amt Loans Secured*	\$6.7 million	\$4.3 million	\$1.0 million
Jobs to be Created w/ loans*	509	89	45
Jobs to be Retained w/ loans*	951	184	73
\$ Amt of State Grants Awarded	\$1.01 million	\$465,713	N/A
ROI – Grant Award vs. Loans Secured	6.7:1	9.2:1	N/A



\*Self-reported by grant recipients

\*\*There were no grants awarded or measured in FY08 Q1; no grants awarded in FY08 Q3; Results for March are not yet available

# Business Development - Small Business Operations



## Massachusetts Small Business Development Center Network

Small Business Development Centers (6 Centers + 41 Outreach Sites)	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	FY08 Q3 Jan-Feb
# of Companies 1:1 Counseled	811	1,095	649
New Business Started	84	34	28
\$ Amt Loans Secured	\$9.0 million	\$24.7million	\$4.0 million
Jobs Created w/loans	86	126	36
Jobs Retained w/loans	228	155	42
State Appropriation	\$221,407	\$221,407	\$147,605
ROI - \$ Loans Secured vs. \$ Appropriated	40.6:1	111.5/1	27.1/1

\*Because of federal reporting deadlines, MSBDC figures through March 2008 are not yet complete. Loans and job creation and retention figures are certified by Companies,



# Business Development - Small Business Operations and Minority & Woman Owned Enterprises



## Key Points of Note this Quarter

- The Small Business Technical Assistance Grant Program numbers are best explained by looking at the \$ amt of grants awarded. With a smaller appropriation than last year, we were unable to fully fund all grantees, but disbursed monies on a formulaic basis to allow for more TA organizations to participate and therefore hope to reach more companies through 1:1 counseling and help with access to loans. We will watch these figures carefully, as we continue the program and hope to track measurable success and best practices with this program.
- At SOMWBA, the agency continues to align public and private sector partners to increase the economic value of certification. Although certification is the primary function of the Agency, it has successfully developed partnerships with private sector firms to advance business opportunities for minority and women owned. The intake of new business continued to remain at target levels as the Agency's efforts are focused on targeting specific businesses to fill industry and geographical gaps.





## Business Development - Travel & Tourism Operations

The Massachusetts Office of Travel and Tourism (MOTT) is charged with promoting the Commonwealth's friendly, family-oriented environment set in the midst of a rich historical and cultural tradition. Tourism ranks as one of our largest economic sectors, contributing direct spending of \$14.2 billion and supporting over 125,800 jobs.

In recent years, MOTT's available funds for advertising, provided by the Legislature, have been steadily increasing, as have the returns on those advertising dollars. With its continued increase in funding, we expect MOTT's advertising expenditures to assist in expanding the tourism industry throughout the Commonwealth.







# Business Development - Travel & Tourism Operations

Through November 2007	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	FY08 Q3 Jan-Feb**
<b>Room Tax Collections</b>	\$55.5 mil	\$50.9 mil	\$17.5 mil
MA Lodging Industry Room Revenue	\$777 mil	\$598 mil	\$255 mil
Room Demand (booked)	5.4 mil	4.1 mil	2.1 mil
Average Room Rate (\$\$)	\$145	\$141	\$123
REVPAR (\$\$)	\$108	\$ 86	\$ 59
Occupancy Rate	74.8%	59.8%	48.1%
Massvacation.com unique visitors	179,404	129,357	120,258

\*REVPAR (Hotel Revenue per Available Room) and Average Room Rate are not directly impacted by the functions of government, but provide useful guidance for the health of the industry.

\*\*March results have not yet been calculated.



# Business Development - Travel & Tourism Operations



## Key Points of Note this Quarter

MOTT's metrics reflect the seasonality of tourism. However, overall numbers are up significantly. Some highlights from FY08 through February, 2008 compared to same period in prior fiscal year:

- Room Tax Collections up 11.0%
- Lodging Industry Room Revenue up 11.9%
- Room Demand up 4.9%
- Room Rate up 6.6%
- Occupancy Rate up 4.0%
- RevPar up 10.9%

MOTT recently received the CY2006 Economic Impact report which showed that total direct spending by travelers to MA increased by 8.6% to \$14.2 billion. A traveler is one who travels 50 or more miles one way to a destination or who stays overnight.



# DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT



Tina Brooks, Undersecretary

The mission of DHCD is to strengthen cities, towns and neighborhoods to enhance the quality of life of Massachusetts residents. To accomplish our mission, we will provide leadership, professional assistance and financial resources to promote safe, decent affordable housing opportunities, economic vitality of communities and sound municipal management. We will forge partnerships with regional and local governments, public agencies, community-based organizations and the business community to achieve our common goals and objectives. In all of these efforts, we will recognize and respect the diverse needs, circumstances and characteristics of individuals and communities.

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# Community Assistance



The Community Assistance Unit was created to renew and strengthen the Patrick Administration's partnership with municipalities by providing a wide range of technical assistance and training to communities in the areas of municipal governance, planning, land use and zoning, and community development.

This assistance will result in an increase in the Commonwealth's affordable housing stock, the adoption of smart growth initiatives, and downtown and city/town center revitalization.

Technical assistance and training includes one-on-one staff assistance, professional and peer consultants, written materials, desktop assistance, and formal presentations (e.g., PowerPoint).

Workshops include topics such as 40B and planning for affordable housing; land use and zoning (in conjunction with the Citizen Planners Training Collaborative); and the economics of downtowns, recruitment and retention of businesses, design, promotion and marketing, parking, and Business Improvement Districts (through DHCD's Massachusetts Downtown Initiative).





# Community Assistance



## Community Assistance by the Numbers

Description	CY07 Jan-Dec	FY 08 Q1 July-Sep	FY 08 Q2 Oct-Dec	FY08 Q3 Jan-Mar	FY08 to date
Number of Communities Provided Training and Assistance	508	188	210	203	601
Number of Workshops Held	33	3	11	3	17
Number of Communities that have increased their affordable housing stock (as measured by the Subsidized Housing Inventory)	67	17	5	26	48
Number of Communities with approved Housing Production Plans	8	2	2	1	5
Number of Communities awarded Priority Development Fund grants	15	5	2	1	8



# Community Assistance



## Smart Growth/40R Related Projects by the Numbers

Description	CY07 Jan- Dec	FY08 Q1 July- Sept	FY08 Q2 Oct- Dec	FY08 Q3 Jan- Mar	FY08 to date
Number of Communities that have locally adopted 40R Districts	13	0	4	1	5
Number of Communities with proposed 40R Districts	8	2	3	5	10
Number of new housing units authorized in 40R Districts	5,028	225	1,058	578	1861
Number of housing units issued building permits	488	0	0	305	305

DHCD only receives building permit information in conjunction with requests for bonus payments or as part of annual 40R reporting requirements. As such, depending on the time of year, building permit information provided in this report may not fully reflect all 40R permits that have been issued.



# Community Assistance



## Key Points of Note this Quarter

Since January of 2008, 305 building permits were issued for 40R developments. In the past quarter, a 40B Planned Production Plan was approved for Walpole. Marblehead's Priority Development Fund application was approved for a 40R initiative in the downtown and Worcester's Downtown Commercial Area Revitalization District (CARD) was approved.

This quarter, DHCD issued two 40R approval letters, making official Boston's "Olmstead Green" 578-unit district, as well as the 156-unit "Sustainable Growth District" in Northampton. The Community Assistance Unit (CAU) received five new applications – Hingham, Holyoke, Newbury, Randolph and Lowell – with a potential of 889 Incentive Units. Together with the 471 potential units already pending in Easton and Pittsfield, a total of 1,360 Incentive Units are currently under review.

This quarter, the CAU provided a variety of training opportunities. The Citizen Planner Training Collaborative held its 7th Annual Conference which featured 18 workshops, and had 276 participants from 90 communities. CAU staff presented workshops on 40R, 40B and changes under the new regulations, and community development for planning and zoning board members. The CAU developed a DHCD slideshow and staffed the joint MOBD/DHCD booth at the Massachusetts Municipal Association's Annual Meeting and Trade Show at the Hynes Convention Center – this two-day event provided an opportunity to network with municipal officials from across the state.

On February 22, 2008, DHCD promulgated 760 CMR 56.00, Comprehensive Permit; Low or Moderate Income Housing regulations. CAU staff completed Housing Production Plan Guidelines tied to the regulations. Additionally, 40B training modules were prepared targeting a wide audience (e.g., municipal officials, zoning board of appeal members, land use planners, and regional planning agencies).



# Homelessness



The Commonwealth's approach to reducing homelessness is designed as a continuum of services provided through a partnership of DHCD and the Executive Office of Health and Human Services (EOHHS). DHCD works to ensure that a network of services leading to greater self-sufficiency and continuum of housing opportunities are in place for those presently homeless or at risk for becoming homeless.

Strategies focus on the key stages in the cycle of homelessness:

- early intervention programs help to prevent households from becoming homeless
- improved coordination across services enhances enrollment into benefit programs for homeless people
- permanent supportive housing improves the care and quality of life for the chronic homeless, many of whom are unable to live independently without significant assistance

EOHHS is primarily responsible for the emergency shelter and transitional housing for homeless persons and families and for providing housing search services, while DHCD aims to provide these persons and families with permanent, affordable housing options – whether it be public housing, rental assistance or homeownership.

Undersecretary Brooks co-chaired of a special commission in 2007 convened for the purpose of devising a statewide strategy to end homelessness in the Commonwealth. The commission coordinated state agencies with the goal of improving the current systems of shelter and support for homeless families and individuals and implementing a coordinated and consolidated plan for permanent solutions to homelessness involving not just housing, but economic development and job creation as well. The Commission's work has now been passed on to the Interagency Council on Housing and Homelessness, chaired by Lieutenant Governor Murray, which is working to coordinate all government agencies in our effort to end homelessness.





# Homelessness



**Number of Families/Individuals in Asset Building Programs**

Description	CY07 Jan-Dec	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	FY08 Q3 Jan-Mar	FY08 to date
Family Self Sufficiency (FSS)	576*	n/a	n/a	n/a	577*
Individual Development Account (IDA): total number enrolled**	415	0	89	315	404
IDA: number enrolled that currently reside in state subsidized housing**	145	0	32	74	106

\* This is a “point in time” number that does not change much month to month, so a quarterly number is not applicable.

\*\* The data reflects total enrollment as for both the FY07 and FY08 programs.



# Homelessness



## Success of Families and Individuals in Asset-Building Programs: Homeownership and Asset Growth

Description	CY07 Jan-Dec	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	FY08 Q3 Jan-Mar	FY08 to date
Families/Individuals in FSS Program that purchase first home	7	1*	0	3	4
Average Escrow Payout for FSS graduates	n/a	n/a	n/a	\$9,005**	n/a
Families/Individuals in IDA Program that purchase first home**	3	3	0	4	7
Families/Individuals in IDA Program that transition from state subsidized housing and purchase first home	2	2	0	2	4

\* August Home Purchase reported in the fourth quarter.

\*\*This information is not currently available, as the regional housing agencies just began collecting the data in a quarterly format this quarter. This data will be included in all quarters going forward.

Note: It generally takes some time after enrolling in a program such the IDA program for a participant to purchase a home.



# Homelessness



## Number of Families/Individuals who received assistance through prevention programs and special initiatives

Description	CY07 Jan-Dec	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	FY08 Q3 Jan-Mar	FY08 to date
Housing Consumer Education Centers (HCEC)	16,812 <sup>1</sup>	5,237	2,791	3,811	11,839
Tenancy Preservation Program (TPP)*	285	59	88	82	229
Residential Assistance for Families in Transition (RAFT)	1988	0 <sup>2</sup>	1,116	558	1705
Residential Assistance for Families in Transition (RAFT): Number of Homeless Families Served	201	0 <sup>2</sup>	110	79	189
Low Income Home Energy Assistance Program (LIHEAP): Number of households that received assistance	183,278 <sup>3</sup>	0	51,077	59,857	110,934
Massachusetts Rental Voucher Program (MRVP): Mobile Special Populations	461 <sup>4</sup>	266	402 <sup>4</sup>	520	520
Massachusetts Rental Voucher Program (MRVP): Project Based Special Populations	192 <sup>4</sup>	30	34 <sup>4</sup>	35	35

<sup>1</sup>Total for first two quarters was underreported.

<sup>2</sup>Program opened 9/17/07 – no data available.

<sup>3</sup>The FY2008 LIHEAP program began 11/1/07; the yearly figure represents the number of households served in the FY07 program plus those that have received FY08 program assistance as of 12/31/07.

<sup>4</sup>As of 1/1/08.



# Homelessness



## Number of Families/Individuals who received permanent housing through specialized housing programs initiatives

Description	CY07 Jan-Dec	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	FY08 Q3 Jan-Mar	FY08 YTD Jul-Mar	% of Total Allocation Used, FY08 YTD
Local Housing Authority Transitional Housing Program (LHATHP)	78	18	20	29	67	n/a
Housing First Program	24	1	10	21	32	n/a
McKinney Shelter Plus Care (Total Allocation: 255)	127	38 <sup>1</sup>	n/a	299	295 <sup>2</sup>	116%
McKinney Homeless SRO (Total Allocation: 172)	127	n/a	n/a	140	140 <sup>3</sup>	81%

<sup>1</sup>Shelter Plus Care has a baseline of 255 and can fluctuate at various levels of use above 255.

<sup>2</sup>Represents a nine-month average.

<sup>3</sup>This is a "point in time" number that does not experience significant change month to month, so a quarterly number is not appropriate.



# Homelessness



## Key Points of Note this Quarter

- DHCD continues to play a leadership role in the four Regional Housing Solution Teams, who focus on intensive problem-solving on the ground-level around hard-to-house homeless families in shelter. DHCD's staff are playing a key role in partnering with DTA, local housing authorities, social service providers and regional housing agencies to execute a collaborative and creative approach to assuage the crisis in the state's shelter system.
- DHCD has created a new consolidated program that merges three MRVP pilot programs targeted to homeless and at-risk populations into one program, the DTA Stabilization Program (DSP). This new program will take effect on July 1st and will operate in tandem with the Regional Housing Solution Teams (RHST) discussed in last quarter's report card. Two out of every three turnover MRVPs will be issued to homeless DTA shelter families identified by the RHST. Each third turnover will serve an at-risk family identified by the regional Housing Consumer Education Centers (HCEC). We expect that approximately 50 DSP vouchers will become available for re-issuance each year.
- DHCD invited all Regional Housing Agencies to partner in making improvements to make RAFT dollars go farther and meet true prevention goals. Each regional agency has been asked to develop a region-specific targeted approach to best meet local needs, minimizing the bureaucracy and maximizing actual service provision.
- The NOFA for the FY09 Individual Development Account (IDA) Program was released in late March. Applications are due to DHCD by May 9, 2008, with program start up expected by July 1, 2008 (pending a final FY09 state appropriation).





# Housing Development



The Division of Housing Development manages the state resources available to support the production and preservation of privately-owned affordable housing. The key resources are the federal and state Low-Income Housing Tax Credit, tax-exempt bonds, the federal HOME program, and multiple state bond programs in support of rental and ownership projects. The division's resources are substantial. In 2008, the division will oversee the allocation of federal and state credits capable of generating almost \$250 million in equity for affordable rental projects in the capital markets. In addition, the division will oversee the allocation of over \$90 million in subsidy funds available through HOME and the state bond programs in support of affordable rental and ownership projects.

Although the resources are substantial, demand always exceeds the available supply of funds. The division's annual funding competitions – two for rental projects, one for ownership – are always oversubscribed, with demand often exceeding available funds by a factor of 3 to 1. In a given year, the division supports the production or preservation of 2000 to 2500 rental and ownership units in privately-owned projects. Current priorities include greater and greater emphasis on “green” development, on projects located near transit, on projects that provide a significant set-aside of units for homeless families or individuals. The production of workforce housing – housing for families earning between 80% and 120% of area median income – is also a priority. Working directly with the Undersecretary, the division also is promoting employer-assisted housing in key regions of the state, including Cape Cod, the Springfield metropolitan area, and Boston metro.



# Housing Development



## Housing Development by the Numbers

Description	CY07 Jan-Dec	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	FY08 Q3 Jan-Feb	FY08 YTD July-Feb
Number of New Housing Starts, increase in overall housing stock	14,874	3,445	3,591	970	8,006

The number of new housing starts is defined as the number of new building permits issued.

This information is only available in the aggregate (i.e. not identified by community) through February 2008.



# Housing Development



## Housing Development in Detail

Description	Number Produced					Number Preserved				
	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	CY07 Jan-Dec	FY08 Q3 Jan-Mar	FY08 YTD July - Mar	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	CY07 Jan-Dec	FY08 Q3 Jan-Mar	FY08 YTD July - Mar
Workforce Housing Units	112 <sup>1</sup>	85	241	149	346	--	--	--	--	--
Employer Assisted Housing Units	n/a <sup>2</sup>	n/a <sup>2</sup>	197	n/a <sup>2</sup>	n/a <sup>2</sup>	--	--	--	--	--
Special Needs Rental Units	22	19	197	321	362	n/a	3	22	--	3
Other Needs ownership Units	0	0	0	23	23	--	--	--	--	--
Other Low-Mod Housing Rental Units	n/a	733	1,323	731	1,464	n/a	38	215	--	38
Other Low-Mod Housing Ownership Units	27	76	171	70	173	--	--	--	--	--

<sup>1</sup>Four additional Local Initiative projects were approved during this quarter on which the market-rate units were being sold at workforce prices (under \$300,000).

<sup>2</sup>Other initiatives (beyond the existing Cape Cod and Springfield initiatives) are still in the formative stages.



# Housing Development



## Key Points of Note this Quarter

- Through two annual funding competitions for rental development, the Department of Housing and Community Development provides low-income housing tax credits, HOME funds, and state bond funds from six programs to support the development or preservation of rental housing with affordable components. The first rental funding competition of 2008 began on March 20, when DHCD received 88 applications for various resources, including 53 applications for the low-income housing tax credit (9% credit). The demand for resources significantly exceeds the funding available. The funding applications are in the process of being reviewed and awards should be ready for release in June 2008.



# Public Housing



Public housing provides a safe, secure home for more than 100,000 of the Commonwealth's residents. Residents pay 30% of their income for rent; the government makes up the difference between rent collected and the cost of operating the housing. Public housing is administered through 242 local housing authorities (LHAs) whose knowledge of and relationship to their local communities assures that the resource is used in a locally-appropriate way.

In Massachusetts, not only do our LHAs administer federally-supported public housing, they provide 50,000 units of state-supported housing - Massachusetts is one of only four states in the nation to have its own public housing. Much of this housing is in a state of extreme disrepair due to past investment decisions. We have launched a serious effort to bring all the units back to a sustainable, maintainable level through direct capital investments and management initiatives.





# Public Housing



## Public Housing By the Numbers

Description	Family						Elderly			
	CY07 Jan- Dec	FY08 Q1 July- Sept	FY08 Q2 Oct-Dec	FY08 Q3 Jan- Mar	FY08 YTD Jul-Mar	CY07 Jan-Dec	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	FY08 Q3 Jan-Mar	FY08 YTD Jul-Mar
Public Housing Units Under Restoration*	2416	1289	773	481	2897	4536	1759	1761	1531	6067
LHA Initiative Projects Underway*	46	11	15	14	60	54	16	10	27	81

\*The number of units under restoration varies per quarter as the type and location of projects varies. The LHA Initiative projects will increase as DHCD announces and publicizes new initiatives. Part of the overall increase is due to the Governor's steadfastness in raising the bond cap for public housing.

*Public Housing Units Under Restoration:* The total number of units in the developments where construction work is actually underway.

*Local Initiative Projects:* The number of construction funded under special initiatives for local housing authorities.



# Public Housing



## Public Housing By the Numbers

Description	Local Housing Authorities				
	CY07 Jan-Dec	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	FY08 Q3 Jan-Mar	FY08 YTD Jul-Mar
Bureau of Housing Development & Construction*	163	44	45	28	191
Bureau of Housing Management	165	46	39	10	175

\*This number represents the total number of Requests for Services produced in response to local housing authorities' procurement request.



# Public Housing



## Key Points of Note this Quarter

- DHCD finalized our partnership with the Massachusetts Housing Partnership (MHP) to provide technical assistance and early stage feasibility planning grants to support mixed finance development in public housing developments. MHP is contributing \$500,000 to this program. Grants can support new affordable housing on local housing authority controlled land and mixed financing for redevelopment of existing public housing. To date, DHCD has received over 25 inquiries, 6 applications and has made the first 6 awards.

- On February 20, 2008 the Designer Selection Committee selected 55 design firms to participate in the House Doctor program. These firms were all under contract on March 24, 2008. The program maintains a pre-qualified list of designers and engineers to expedite the selection and approval process for straightforward jobs such as ADA compliance, siding, roofing, windows, and boilers. This program is an important part of DHCD's effort to make technical problem-solving tools readily available to all local housing authorities.

- DHCD is aggressively pursuing all opportunities to make public housing more resource-efficient, both to save operating dollars and to reduce the portfolio's carbon footprint. (Energy and water costs make up 40% of the total operating cost of public housing.) DHCD has been meeting with LHAs to develop a "quick hit" program to install low-flow toilets and compact fluorescent light bulbs at thousands of apartments before the end of the year. The resulting savings are expected to pay for these initiatives in 1-2 years. As an important foundation step, we conducted a survey to develop baseline data to measure impacts of future actions. We got a remarkable 85% return rate, and are now poised to monitor and evaluate the aggressive actions we are encouraging authorities to take. We are also working to avail authorities of the energy savings rebate programs offered by local utilities and designed for individual consumers, to stretch the available state funding even further.



# Rental Assistance



Rental subsidies provide a flexible way to meet the housing needs of low income families and individuals. A housing voucher allows its recipient to find suitable housing in the private market—the government pays the portion of the rent the family/individual cannot afford. We administer these vouchers through a combination of regional non profit housing agencies and local housing authorities.

At DHCD, we monitor housing conditions, rent obligations and leasing rates as well as providing the funding (sometimes as a conduit for federal funding, sometimes through the state budget) for the vouchers. While the vouchers for the most part allow holders to find their own housing, a portion of vouchers are “project-based”, meaning we commit the stream of voucher payments to a property owner who then designates specific units as permanently reserved for people who are eligible for the vouchers.



# Rental Assistance



## Public Housing By the Numbers

Description	Total Vouchers Leased As of 12/31/2007	Total Vouchers Allocated	Percent Leased as of 12/31/2007	Total Vouchers Allocated	Total Vouchers Leased As of 3/31/2008	Percent of Total Vouchers Allocated as of 3/31/2008
Alternative Housing Voucher Program (AHVP)	514 <sup>1</sup>	\$3.5m <sup>1</sup>	121% <sup>1</sup>	\$3.5m <sup>1</sup>	510	124% <sup>2</sup>
Mass Rental Voucher Program (MRVP) - Mobile	1,581 <sup>3</sup>	1,973	80% <sup>3</sup>	1,973	1,596 <sup>4</sup>	80%
MRVP – Project-Based	2,994 <sup>3</sup>	3,718	81% <sup>3</sup>	3,718	2,972 <sup>4</sup>	81%
Section 8 Housing Choice Voucher Program - Mobile	18,052	18,620	97%	18,715 <sup>5</sup>	18,600	99%
Section 8 – Project-Based	711	*	n/a	n/a <sup>6</sup>	747	n/a

<sup>1</sup> AHVP has been in a voucher freeze since April 2007, with 506 leased vouchers. At the current average SubPum of \$711 over the first six (6) months of FY 08, the program could annually support up to 410 Vouchers. Comparing this number of "Total Vouchers Allocated" to the 506 currently leased yields a % leased as of 12-31-07 at 123%. Overall, the FY appropriation, \$3.5M for both FY2007 and FY2008, is a more accurate measure of the program.

<sup>2</sup> AHVP has been in a voucher freeze since April 2007. At the current average SubPum of \$709 over the first nine (9) months of FY 08, the program could annually support up to 411 Vouchers. Comparing the expenditure of resources to date to a corresponding pro-ration of the \$3.5 million appropriation yields a % utilized as of 3-31-08 at 124%. Overall, the FY appropriation, \$3.5M for both FY2007 and FY2008 is a more accurate measure of the program.

<sup>3</sup> As of 1/1/2008.

<sup>4</sup> As of 3/1/2008.

<sup>5</sup> HUD measures HCVP leasing success on "unit month" (UM) utilization each CY. Each month one unit is leased equals "one UM". DHCD had 226,138 UMs in CY 2007. In order to be eligible for full funding in CY 2008, a HA must lease all its UMs by the end of the 2007. At different points-in-time during the CY, UM usage will fluctuate because of the many rental market variables that affect a successful housing search by an eligible voucher recipient. It is the final total of UM usage at the end of the CY that is the measure of success. For CY 2007, DHCD leased all but 143 UMs, resulting in 100% leasing success!

<sup>6</sup> Congress does not make specific PBV allocation. DHCD allocates up to 200 vouchers annually from its HCVP portfolio for "development" projects and also accepts PBV applications for "existing" (ready to occupy) housing for a narrow window each year. The total leased includes vouchers currently under contract.





# Rental Assistance



## Key Points of Note this Quarter

- DHCD responded to an invitation from HUD to apply for 70 Section 8 housing choice vouchers (HCV) in order to administer the HUD-Veterans Affairs Supportive Housing (VASH) program in partnership with the Bedford VA Medical Center, reserving these vouchers and establishing our interest in the program. This program combines HCV rental assistance for homeless veterans with case management and clinical services provided by Veterans Affairs at its medical centers and in the community. The 2008 Consolidated Appropriations Act enacted December 26, 2007, provided \$75 million for this initiative, the first new funding for Section 8 HCVs made available since FFY 2003. The program cannot commence until HUD issues final guidance and executes contract authority. HUD expects that this will occur during May 2008.

- This Administration inherited a severely damaged MRVP (Massachusetts Rental Voucher Program), where records were spotty, budgeting unreliable and confidence low. We re-established this as a priority program, and created a solid data base so the program is poised for growth and effective utilization.



# DEPARTMENT OF CONSUMER AFFAIRS AND BUSINESS REGULATION



Dan Crane, Undersecretary

The mission of the Massachusetts Office of Consumer Affairs and Business Regulation (OCABR) is to empower Massachusetts consumers through education and outreach and maintain a fair and competitive marketplace.

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# Division of Insurance



## Division of Insurance

**YTD 12/07**

**3/31/08**

**YTD 3/08**

- Resolve all new product applications within 60 days of complete submission

**91%**

**92%**

**92%**

Review Cycle Time	Property Casualty		Life and Annuity		Accident and Sickness		Combined Average
	# of Fillings	% of Total	# of Fillings	% of Total	# of Fillings	% of Total	%of Total
<= 60 Days	1813	95%	1523	89%	114	79%	92%
> 60 Days	92	5%	191	11%	31	21%	8%

## Key Regulatory and Enforcement Actions:

In January, the Division of Insurance placed on file the first wave of rate filings under managed competition for insurance policies effective on or after 4/1/08. These rates are the first competitive private passenger automobile insurance rates in Massachusetts in over 30 years and represent significant rate decreases for the best drivers in the Commonwealth.

In March, the Division of Insurance concluded a hearing on the FAIR Plan's request for a 13.2% statewide average increase that began in April 2007. Legal briefs were filed on March 10, 2008 and the case is now under review and a decision and order will be issued by the Commissioner of Insurance later this year.



# Division of Insurance



## Key Points of Note this Quarter

In January, the Division of Insurance launched its AgentFinder website that allows consumers to search for insurance producers by name, geographic location, products sold and company affiliations. Another benefit of this site allows insurance producers to access and update their demographic information via the producer profile tool so that consumers may access the current details and services of insurance producers.

In February, the Division also launched a sample premium web site - [www.mass.gov/autorates](http://www.mass.gov/autorates) - and a comprehensive media campaign designed to educate consumers about the benefits of shopping for best auto insurance rates. The site encourages direct consumer contact with insurance agents and companies for further information about actual insurance rates.



# Division of Banks



## Division of Banks

Edit and issue completed reports of examination of financial institutions within 30 days of submission to Division.

**YTD 12/07**

**60%**

**3/31/08**

**69%**

**YTD 3/08**

**69%**

## Key Regulatory and Enforcement Actions:

During the first quarter of 2008, the Division of Banks issued 8 formal or informal enforcement actions against licensed mortgage lenders and brokers and another 5 formal or informal actions against banks, credit unions, or other non-bank licensees.





# Division of Banks



## Key Points of Note this Quarter

On January 2nd, the Division of Banks became one of the first seven states in the country to launch the Nationwide Mortgage Licensing System (NMLS). The NMLS is a collaborative effort among state banking and mortgage regulators to reduce mortgage fraud, enhance consumer protection, and streamline license processing through an online application platform.

The licensing of loan originators becomes effective on July 1<sup>st</sup>, but the grandfather provision allows certain originators to apply for a license prior to July 1<sup>st</sup>. As of March 31<sup>st</sup>, over 1,000 individuals submitted an application for a mortgage loan originator license through the NMLS.



# Division of Banks



## Key Points of Note this Quarter

The Division also implemented a number of other provisions of Chapter 206 of the Acts of 2007, “An Act Protecting and Preserving Home Ownership” (Chapter 206), including the following:

The Division issued the list of approved counselors for first-time homebuyers seeking a sub-prime adjustable rate mortgage (ARM). Effective January 31, Chapter 206 prohibits a lender from making a sub-prime ARM for first time homebuyers unless they affirmatively opt into a sub-prime adjustable rate product, and get in person counseling from a certified counselor.

The Division of Banks, in cooperation with DHCD, issued a Request for Proposal for grant applications. The \$2 million grant awards will establish 10 education centers around the Commonwealth and promote first time homebuyer and foreclosure counseling. The winning grant applicants will be announced in April.



# Division of Standards



## Division of Standards

Resolve all consumer complaints within 5 days of receipt.

**YTD 12/07**

**84%**

**3/31/08**

**93%**

**YTD 3/08**

**93%**

## Key Regulatory and Enforcement Actions:

The Division participated in an operation to investigate illegal auto body shops in the City of Lynn. This operation, conducted in conjunction with the state and local police resulted in a stolen vehicle being recovered and a suspect taken into custody for interrogation.

## Key Points of Note this Quarter:

In February, the Division conducted Price Verification training at the winter meeting of the Mass Weights Association. Eighty local officials participated in the training.



# Division of Professional Licensure



## Division of Professional Licensure

•Conduct inspections of all locations applying for new business licenses within 10 days of receipt of the complete application.

**YTD 12/07**

**94%**

**3/31/08**

**94%\***

**YTD 3/08**

**94%**

•Conduct inspections at 4500 licensed businesses each fiscal year.

**112%**

**28%\***

**28%**

\*This represents YTD 3/31/08 inspections.

## Key Regulatory and Enforcement Actions:

During this quarter, the new Massage Therapy Board began issuing state licenses to massage therapists. To date, 2,400 new licenses have been issued.

## Key Points of Note this Quarter:

The Division of Professional Licensure initiated a Youth Outreach Program designed to provide students with information about more than thirty different professional careers. The first event was conducted in March.



# State Racing Commission



## State Racing Commission

	YTD 12/07	3/31/08	YTD 3/08
•Hear all appeals for ejection notices within 10 business days of receiving an appeal.	100%	100%	100%
•Hold all other hearings within 20 days of receiving an appeal.	100%	100%	100%

## Key Points of Note this Quarter:

- The Commission approved the opening of Plainridge two weeks earlier than originally planned to provide the horsemen additional racing opportunities.

Suffolk Downs announced that the Massachusetts Handicap (MassCap) will be run on September 20, 2008. The MassCap will be a qualifier for the Breeders' Cup with the winner automatically receiving an invitation to the Breeder's Cup Classic.



# Department of Telecommunications and Cable



•Department of Communications and Cable	YTD 12/07	3/31/08	YTD 3/08
•Respond to consumer slamming complaints within ten (10) calendar days of receipt of filing.	96%	95%	95%

## Key Regulatory and Enforcement Actions:

The Department investigated 1472 consumer complaints resulting in refunds of \$16,907 to Telecommunications and Cable consumers and \$29,664 to Electric, Gas, and Water consumers. The Department also resolved regulatory cases including setting fair rates for the statewide surcharge on enhanced 911 services, swift resolution of a dispute between carriers, and consumer allegations of unauthorized changes to telephone carriers.

## Key Points of Note this Quarter:

Testified before the Joint Committee on Bonding, Capital Expenditures and State Assets in support of Governor Patrick's legislation that would establish a \$25M Massachusetts Broadband Incentive Fund to ensure that all Massachusetts communities have high-speed access to the internet within three years.

Represented Massachusetts on a FCC panel to address Digital TV Transition's Effect on Rural Consumers.





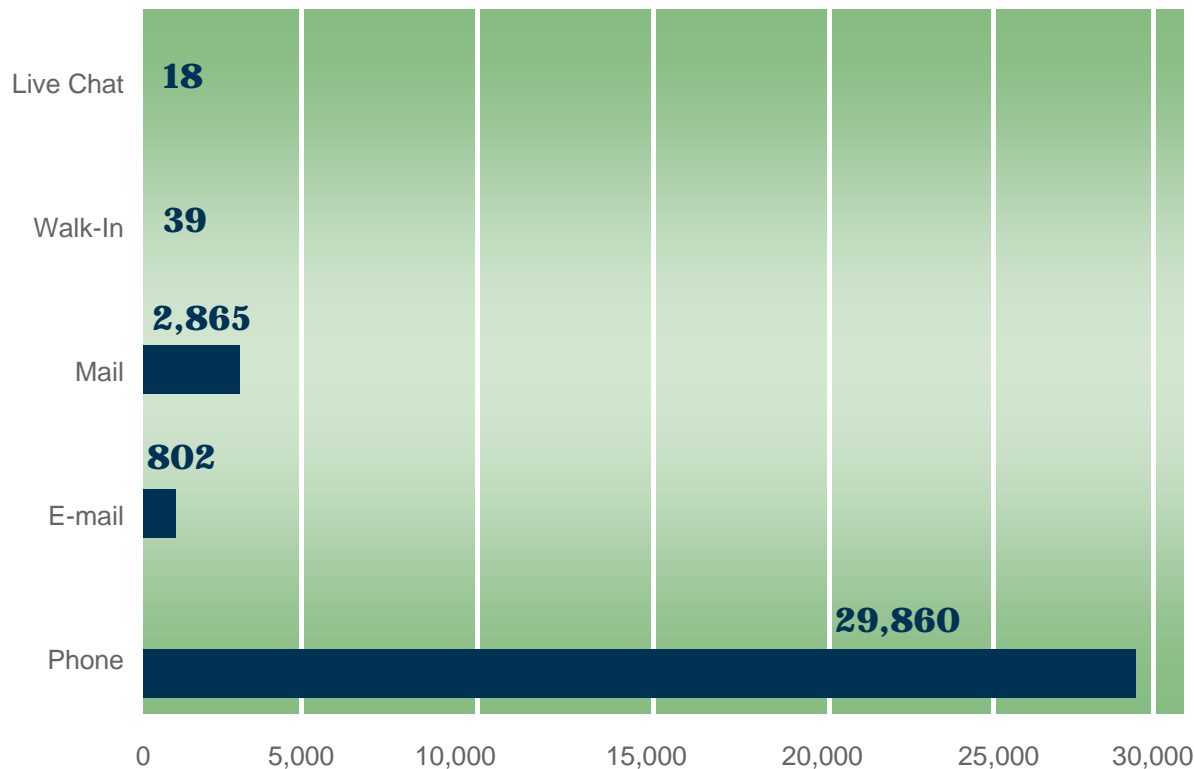
# Consumer Hot Line Services



## Office of Consumer Affairs & Business Regulation

### Report Card

January – March 2008



# OCA Consumer Dispute Resolution Services



OCA has established goals for the time it takes to process Home Improvement and Lemon Law claims and will measure what percentage is completed within the goal.

## Home Improvement

•Schedule all hearings within 90 days of acceptance of the application.

**YTD 12/07**

**82%**

**3/31/08**

**78%**

**YTD 3/08**

**78%**

## Lemon Law

•Schedule all arbitration hearings within 35 days of acceptance of application.

**YTD 12/07**

**98%**

**3/31/08**

**100%**

**YTD 3/08**

**100%**



# Office of Consumer Affairs



## **Key Regulatory and Enforcement Actions:**

The Office of Consumer Affairs issued final regulations to implement the security freeze and data security provisions of Chapter 82 of the Acts of 2007 “An Act Relative to Security Freezes and Notification of Data Breaches”, enacted to protect consumers from identity theft. A hearing on the data security provisions was conducted in January.



# Outreach and Education



## Bi-Monthly Consumer Newsletter

Goal to electronically distribute a bi-monthly consumer newsletter and increase the number we distribute each quarter.

- The issue published in February, 2008 was distributed electronically to 2,070 subscribers. This represents a 15% quarterly increase and an 80% increase compared to the first publication in June 2007.

## Outreach Events

Goal of at least three events each quarter, including at least one event each quarter outside Route 128.

1/31/08	Council on Aging, Newton
2/7/08	Foreclosure Roundtable, GBLS, Social Law Library, Boston
2/12/08	Director Crane addresses Cape Cod Insurance Agents Association, Hyannis *
2/13/08	Director Crane addresses Massachusetts Bankers Association Conference, Needham
3/5/08	State Fire Marshall's Meeting, Stow *
3/6/08	Director Crane addresses Foreclosure Event, Boston Foundation, Federal Reserve
3/26/08	Managed Competition Consumer Forum with Governor Patrick, South Station

\*Outside 128

